

**IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA  
NORTHERN DIVISION**

**JOE T. SMITH,**

**Plaintiff,**

**v.**

**AMERICAN INTERNATIONAL GROUP, INC.;  
AMERICAN GENERAL CORPORATION;  
AMERICAN GENERAL FINANCE, INC.;  
AMERICAN GENERAL FINANCE  
CORPORATION; MERIT LIFE INSURANCE  
COMPANY; KIMBERLY SINGLETON; PAT  
PORTER; ROY T. EVANS; and Fictitious  
Defendants "A", "B", and "C", whether singular  
or plural, those other persons, corporations,  
firms, or other entities whose wrongful conduct  
caused the injuries and damages to the Plaintiff,  
all of whose true and correct names are unknown  
to Plaintiffs at this time, but will be substituted  
by amendment when ascertained,**

**Defendants.**

**CIVIL ACTION NO. \_\_\_\_\_**

**COUNTY OF CHEROKEE**

**STATE OF GEORGIA**

**AFFIDAVIT OF ROBERT S. RITTER**

Robert S. Ritter, under oath, states as follows:

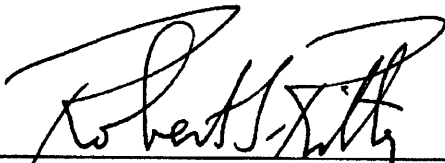
1. My name is Robert S. Ritter. The statements made in this declaration are based upon my own personal knowledge as more specifically set forth below and, if sworn as a witness, I could testify competently to them.

2. I serve as Director of Operations for the State of Alabama and an officer of American General Financial Services, Inc. ("American General"). Attached hereto as Exhibit 1

are true and correct copies of documents reflecting loan transactions between Plaintiff Joe T. Smith and American General, which were created and executed at the time of the loan transactions with Joe T. Smith. They have been maintained in the course of American General's regularly conducted business activity since those transactions, and it is the regular practice of American General to maintain such records.

**FURTHER AFFIANT SAYETH NOT.**

This the 2nd day of November, 2005.

  
Robert S. Ritter

SWORN TO AND SUBSCRIBED BEFORE ME, this the 2nd day of November,  
2005.

  
NOTARY PUBLIC

My Commission Expires:

My Commission Expires August 11, 2006

